



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
**DECLARATION FOR PATENT APPLICATION**

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**DIRECT PARTICIPATION BUSINESS MODEL**

the specification of which

was filed on July 2, 2003 as

Application Serial No. 10/612,486

In the event that the filing date and/or Application No. are not entered above at the time I execute this document, and if such information is deemed necessary, I hereby authorize and request my attorneys/agent(s) at Lahive & Cockfield, LLP, 28 State Street, Boston, Massachusetts 02109, to insert above the filing date and/or Application No. of said application.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by an amendment, if any, specifically referred to herein.

I acknowledge the duty to disclose all information known to me that is material to patentability in accordance with Title 37, Code of Federal Regulations, § 1.56.

**FOREIGN PRIORITY CLAIM**

I hereby claim foreign priority benefits under Title 35, United States Code § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

- no such foreign applications have been filed  
 such foreign application have been filed as follows:

**EARLIEST FOREIGN APPLICATION(S), IF ANY FILED WITHIN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS U.S. APPLICATION**

Application Number	Country	Date of Filing	Priority Claimed Under 35 USC 119
			Yes No _____
			Yes No _____
			Yes No _____

**ALL FOREIGN APPLICATION(S), IF ANY FILED MORE THAN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS U.S. APPLICATION**

Application Number	Country	Date of Filing

**CLAIM FOR BENEFIT OF EARLIER U.S. PROVISIONAL APPLICATIONS**

I hereby claim priority benefits under Title 35, United States Code §119(e), of any United States provisional patent application(s) listed below:

- no such U.S. provisional applications have been filed.
- such U.S. provisional application have been filed as follows:

Application Number	Date of Filing	Priority Claimed Under 35 USC 119
60/393222	July 2, 2002	X Yes No _____
		Yes No _____
		Yes No _____

**CLAIM FOR BENEFIT OF EARLIER U.S./PCT APPLICATION(S)**

I hereby claim the benefit under Title 35, United States Code, §120 of the United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose all information that is material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56 which became available to me between the filing date of the prior application and the national or PCT international filing date of this application:

no such U.S./PCT applications have been filed.

such U.S./PCT application have been filed as follows:

Application Number	Relationship	Parent Application	Date of Filing

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint:

James E. Cockfield	19,162	DeAnn F. Smith	36,683	Cynthia L. Kanik, Ph.D.	37,320
Thomas V. Smurzynski	24,798	Peter C. Lauro	32,360	Theodore R. West	47,202
Ralph A. Loren	29,325	Jeanne M. DiGiorgio	41,710	Hathaway P. Russell	46,488
Giulio A. DeConti, Jr.	31,503	Megan E. Williams, Ph.D.	43,270	John S. Curran	50,445
Ann Lampert Hammitt	34,858	Jeremiah Lynch	17,425	Lisa M. DiRocco	51,619
Elizabeth A. Hanley	33,505	David J. Rikkens	43,882	Danielle L. Herritt	43,670
Amy E. Mandrugouras	36,207	* Maria Lacouripe Zacharakis, Ph.D.		Cynthia M. Soroos	53,623
Anthony A. Laurentano	38,220	Debra J. Milosincic, Ph.D.	46,931	Jonathan M. Sparks, Ph.D.	53,624
Kevin J. Canning	35,470	David R. Burns	46,590	Merideth C. Arnold	52,568
Andrina Williams Zink	P54,539	Sean D. Detwiler	42,482	Peter W. Dini, Ph.D.	52,821
Jane E. Remillard	38,872				

\* Limited Recognition Under 37 C.F.R. § 10.9(b)

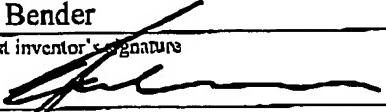
all of **Lahive & Cockfield, LLP**, 28 State Street, Boston, Massachusetts 02109, jointly, and each of them severally, my attorneys at law/patent agent(s), with full power of substitution, delegation and revocation, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the U. S. Patent and Trademark Office connected therewith.

Please mail all correspondence to Giulio A. DeConti, Jr. at Customer Number 00959, whose address is:

**Lahive & Cockfield, LLP**  
23 State Street  
Boston, Massachusetts 02109

Please direct telephone calls to: Giulio A. DeConti, Jr. at (617) 227-7400.

Please direct facsimiles to: (617) 742-4214

Full name of sole inventor <b>Robert Bender</b>	
Sole or first inventor's signature 	Date <b>Feb 10 /04</b>
Residence <b>Ottawa, ON</b>	
Citizenship    Canadian	
Mailing Address: Robert Bender Consulting Limited 50 O'Connor Street, #300 Ottawa, Ontario K1P 6L2 CANADA	